

Vol. #6
APR 6

Medical Economics



March 1925

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MEDICAL ECONOMICS

The Business Magazine of the Medical Profession

H. Sheridan Baketel, A.M., M. D., Editor



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Original Painting by Charles Ryan

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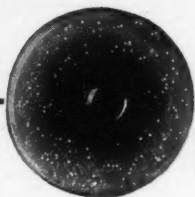
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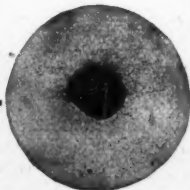
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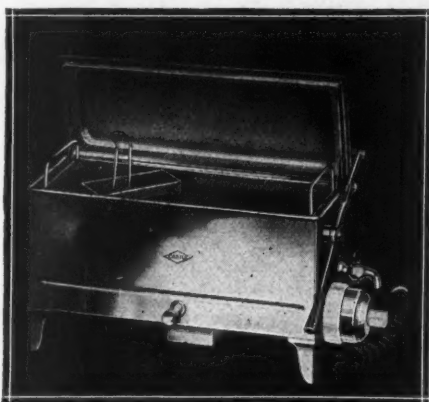
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MEDICAL ECONOMICS

The Business Magazine of the Medical Profession

Rutherford, New Jersey

Vol. II—No. 6

March, 1925



Health Examinations and the Venereal Diseases

Walter M. Brunet, M. D.

Brooklyn, N. Y.

The value of the periodic health examination is clearly set forth by one who has given the matter much thought and wide application.

PREVENTION is the watchword in all public health activities today, and we are moving aggressively forward, attacking the diseases and dangers, determined to overcome them by every resource of society as well as of science.

"Safety first" has long been the watchword of industry. Stirred on by the demands of the Workmen's Compensation movement, mill-owners have eagerly sought and utilized all sorts of safety devices. Industrial physicians are employed to ensure the safety of employees against accident. Employers are only beginning to realize that they have definite responsibilities for the health as well as the safety of their employees. The periodic health examination is the "Safety first" of health. A health examination, by detecting disease, guards against accidents which might result from disease.

The first weapon in our attack is education, and the channels of this education are social workers, public health nurses, school teachers, public health officers, physicians and sociologists—in fact, all groups that can be of service for

the carrying on of an educational program. It will always be necessary to make use of educational methods in order to win the confidence of the people in any program which promotes public health and prevents accidents.

The objectives of an occasional or periodic physical examination are the protection against disease and accident, the extension of life, and the promotion of efficiency. If we analyze these in a broad perspective, as in their application to the state, the main objective may be described as the protection of the public health by the recognition of communicable disease at the time of the examination, and the safeguarding of the future against dependency caused by loss of health, or through injury which may result in permanent or transient, partial or total, mental or physical disability, and which may possibly call for the expenditure of public moneys for material relief.

For the individual, the periodic physical examination furnishes a means by which defects that may contribute to his own depreciation or liability to injury may be

recognized. Moreover, it serves as a protection of fellow-citizens. The employer's objective should be the protection of the community in which his industry is located, of the work as an economic unit, and of the material and equipment of his plant, through the early recognition of these contributory factors that tend to cause health depreciation or accident occurrence.

There is a growing tendency to appreciate the value of the periodic physical examination. There is no question that this is the root of a great movement to conserve the vital resources of the nation, the most important and most valuable of which is the health of the individual. In some quarters, objections have been raised to the introduction of periodic physical examinations, on the grounds that many men will refuse such proffered services because they are afraid of discovering something wrong with themselves. To this argument, we can reply that fear usually arises through ignorance, and if we can replace ignorance by knowledge we have accomplished a great deal. Besides, this is not a health state of mind and should an examination disclose some diseased condition it may be that it is readily curable, or one which if had not been discovered might have led to serious trouble. Again, if no disease is disclosed our nervous individual will have the satisfaction of having his fears allayed, thereby securing mental improvement.

The problem before us is to conserve health. No problem can be of greater interest to industry. The data as regards venereal disease in industry is conspicuous by its absence. The chief surgeon of one industry in answer to an inquiry, regarding a study of the relation of venereal disease to industry, replied, "The industrial physician is working out this problem slowly and surely. Leave him alone." Another in reply to the same question states, "There is a great opportunity for a good piece

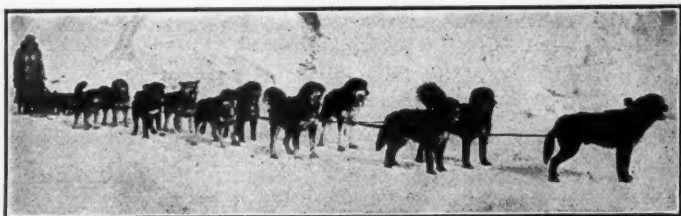
of work in this line." There can hardly be any doubt that industry needs all the assistance it can marshal in solving this question, for health is a community problem, and unless the sympathy and co-operation of the community is to be secured, little success will follow isolated endeavor.

Therefore, the data for such a problem can only be gained by careful periodic examination together with the keeping of accurate and detailed records. No business enterprise can be run successfully without periodically taking account of stock and keeping accurate account books. No man then can run a far more important business, that of conserving his health, without adopting similar methods. No argument is needed to drive home the necessity for periodic physical examinations when we consider that syphilis and gonorrhea are among the most prevalent of the communicable diseases, and in their early stages are easy to recognize and offer no unsurmountable difficulties to control.

At the same time they are a detriment to community welfare, individual health, industrial efficiency, and they deserve greater thought than has been given to them heretofore. Syphilis in its active stage is a menace to people working in close contact, with common tools or utensils. It is not necessary to argue that late manifestations of syphilis of the nervous system cause accidents and contribute to damage of men and materials; also cardiac, nephritic, digestive and other illnesses may be but the symptom complex of an underlying syphilitic infection which has been overlooked.

Klauder has shown in an admirable article (J. A. M. A., April, 1922) the great importance of syphilis and trauma, and points out by citation of cases the necessity for the discovery of lues in workmen. He shows that if an employee who has syphilis and is injured and develops some condi-

How the Precious Life-Saving Serum Was Carried 665 Miles Across Ice and Snow, Through Storms to Nome



A Typical Alaskan dog team and sled like those used by Leonard Seppalla, champion "musher" and the other drivers who relieved him in relays near the stricken city, in carrying the long awaited antitoxin to relieve the diphtheria epidemic in Nome.

tion such as aneurysm, paresis, or local wound that is slow in healing, his employer is responsible. This places the responsibility squarely upon the shoulders of the industrial physician.

The question naturally arises: What stand should the industrial physician take as regards physical examinations? Should a routine Wasserman test be performed on all cases?

Certainly not.

A routine Wasserman test as a makeshift or short cut for a complete physical examination is not worth the time or the trouble it takes to collect the specimen of blood. Moreover, it often requires a careful interpretation of reports and not infrequently a repetition of such tests must be made before conclusions can be drawn. In the diagnosis of syphilis there are no short cuts. Stokes has shown that, from fifteen to twenty-five per cent. of the late syphilitic cases presenting themselves in his clinic, a diagnosis can be made from a complete physical examination. The findings most often discovered are those relating to the eye and

the nervous system. Such a study as this goes to show that the doctors at large are not discovering the early and easily recognizable symptoms referable to the nervous system simply because they are not making a thorough and careful physical examination.

It is reasonable to expect that industry should be interested in the betterment of community medical service and that it should be expected to co-operate with local authorities in the establishment of diagnostic treatment facilities. For industrial organizations which are very largely the community, it may be a profitable investment to finance, in whole or in part, all activities relating to the health of employees and their families.

The value of a periodic examination is obvious. Many a condition can be discovered in its incipency and corrected. Many vague illnesses which show no improvement thought treated symptomatically, as is too often the case, should be accurately diagnosed by the use of a periodic physical examination.

There was a Greek woman, Xantippe,
Whose manner was certainly snippe:
For her temper was bad—
Which made Socrates mad,
And drove him from nutte to dippe!

There was a young man of Havana,
Who stepped on a peel of banana—
As his ear hit the ground,
He emitted a sound
That was strangely unlike a hosanna!

A Stitch in Time

J. L. Lyons, M. D.

Chicago, Ill.

*Here is a true story with a moral. In this world
the average man gets what he deserves, i. e.
what he earns.*

THE big mill corporation in my town decided to put in a medical service for its employees.

I wanted the job as medical director.

The plan of the management was to erect a building for a ten-bed hospital and fully equipped dispensary. A full-time intern and full-time nurse were to be employed.

The medical director was to be on part time; that is, he was to be at the plant from 10 to 12 and 2.30 to 5 o'clock. During the remainder of the day he had the privilege of doing all the private practice which came in his direction.

The salary was to be almost as much as I had averaged annually for the previous three years. That salary would practically be velvet, for I figured that I could hold my patients and add to the number, by putting in a little longer time every day.

My family was growing and I needed the money, despite good collections and a good income.

I felt that I could handle the professional end without difficulty, for I do not hesitate to "hand it" to myself. I am a competent physician. My people believe it and I am certain of it. Besides, the corporation had arranged with an eye, ear, nose and throat man and a surgeon in the locality to be consultants and to be at the call of the medical director.

The whole proposition looked very pretty and I am free to state I wanted the job and went out after it.

Did I get it? the reader is thinking.

I did not.

I interviewed the directors who lived in town, as well as the active department heads, who had a say in the matter of selection. They received me politely, listened to my arguments attentively and said my claims would have "merited consideration."

Apparently the kind of consideration I got was merited, but it did not land the place for me. It went to a man not as well equipped professionally, but he got it, I suppose, because he was an "efficiency expert."

How I hate that expression! Yet had I fallen for this standardized stuff a few years ago, I could have landed the coveted place hands down. However, why weep over overturned lacteal fluid.

I'll tell you, Mr. Reader, why I failed to accomplish what I started out to do, and the story I am telling is all true, except the name and city address I am giving. I am in Illinois all right, but for obvious reasons I am not shouting my real name from the house tops.

A year before the corporation decided to put in a medical department a man dropped into my office one night. I knew he worked for the corporation, but thought him a foreman of some sort. I examined him carefully, found him rather "well run down" and told him he needed to be wound up.

I suggested a few days' lay off and gave him some dietetic advice and a tonic in tablet form. In a week he returned, said he felt bet-

ter and certainly looked it. He had put in several days at a nearby lake fishing, sleeping in a tent and eating the food prepared by a good camp cook. I gave him more tablets and told him to return in a month.

He did. He was better, but I thought further tuning up would be beneficial. For the life of me, I couldn't recall what I had given him, for I had several tonics in stock.

I inquired if by chance, I had told him what he was taking, but as bad luck would have it, I had not. When asked the color of the tablets he was not certain whether they were white or gray.

Some way my forgetfulness provoked him. He asked me if no record was kept of the treatment given each patient. I replied that my memory was excellent and I always carried those details in my head.

It struck me at the time that the man was a little sneering in his reply that my excellent memory had failed to recall the medicine which had been given him.

He went out and has never been in my office since. To make a bad matter worse, shortly after the related episode, I learned that he had been promoted from his place, which actually was assistant to the president, to the assistant general managership.

You have doubtless guessed by this time that he was the man who blocked my ambitions when I sought the medical directorship.

As he had left me rather precipitately I did not call upon him when seeking the place, because I felt that he was not satisfied with my services, but down deep I did not believe, despite his high sounding title, that he pulled a very heavy stroke with the directors.

It turned out that his word, especially against me, had more weight than the good things said by some of my friends in the management.

He related his experience and

said very flatly that "a physician who does not keep careful records of each case is not a man to be trusted with the treatment of human life."

The directors doubtless agreed with him, for my competitor, the "efficiency expert," got the place.

When the latter located in town he had some high falutin notions of record keeping and they were aided and abetted by every filing system, account record, apparatus, and furniture salesman in the middle west.

He was stocked up with that junk and boasted of the fact that if Mrs. S. came in with a rhinitis, he could tell you twenty years hence every symptom, every bit of medicine he gave her and how often she sneezed. I don't doubt he jotted down the color of each gown she wore at the different occasions upon which he treated her.

The man was a crank on records, pounded his old typewriter overtime and had an office that looked and still looks like a glorified counting room. The people fell for what they believed was his carefulness as well as his skill, and the corporation directors fell doubly hard. That red-headed assistant G. M. certainly threw the harpoon into me for falling to be an efficiency expert.

I claimed to be a doctor, not a horn-swogging bookkeeper.

Now that it is all over, I confess I was weak on that record business. Financial records were carefully kept, but I did not keep case histories or treatment. Despite my unfortunate experience with that corporation man, I seldom missed anything vital, but I surely did fall down very hard just at the time when most anxious to keep my two pedal extremities firmly on the ground.

My lesson has been learned at heavy cost. Now I keep complete case histories and memory plays no role in my scheme of things. Every bit of treatment, diet, exercise and the rest is noted, so that I, too, twenty years from now, can

tell Mrs. Jinks what ailed the four-months-old Jinks that cold night in January when she pulled me out of a warm bed into a 10-degrees-below-zero gale.

Truth to tell, this story is written with my pen dipped in venom, because I wanted that place and it will never be mine. And again, that E. E. never made a hit with me and it galled to see him land a position that has put him on the sunny side of the street.

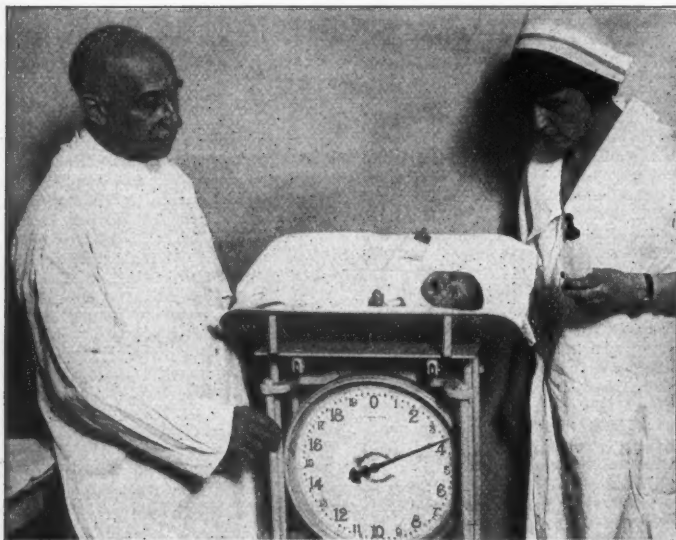
Still, when I sit down and think it over, as I have done tonight, I realize that the only person to blame was that otherwise genial and kindly soul, masquerading for the nonce under the nom de plume of Doctor J. L. Lyons.

If he had been on his job, kept records carefully, used a little more psychology in his approach to some patients, had been a little less cocksure, a trifle more tolerant of confreres and a few other things, he would today have been sitting in what are to him the seats of the mighty.

The moral of this true story is that wherever you are practicing, doctor, in New York or San Francisco, Weeping Water, Neb., or Union Village, Vt., keep history records of every case and do not hesitate to let your patients know it.

A stitch in time has saved many a shirt.

Giving Young America a Chance



Dr. Herbert Fischer, head of the Infantorium, New York, is doing remarkable work in taking handicapped infants and giving them an opportunity for life. The splendid institution is one of the most completely equipped of its kind in the world.

K. & H. Photos

The Doctor and His Investments

Article 3

Diversifying One's Investments

Malcolm L. Hadden

New York

THERE is an ancient proverb which emphasizes the lack of wisdom of putting all one's eggs in one basket and in the development of a sound investment program the doctor should ponder long and seriously over this cardinal principle of investment. An investor is one who is primarily interested in the conservation of his funds and not in the making of a fortune. The investor is content with a fair rate of return on his money, in contrast with the speculator who is willing to take risks if the prospects of profit seem sufficiently attractive.

Not all investors are in agreement as to the wisdom of diversification or concentration in investments. Andrew Carnegie was an advocate of the principle of concentration, as was evidenced by his advice to the investor to place all his eggs in one basket and then watch the basket. His views, however, are generally regarded as those of the manager or active head of a business who assumes to a large degree the responsibility for the success or failure of the enterprise, or for one who is in the position to give a large amount of attention to his financial affairs, aside from his regular business. The person who makes investing a business may with profit confine his investments to a few well chosen issues, but for others who are able to give but a limited time to this matter, concentration in one or only a few is-

suess is more than likely to show losses which could have been avoided by diversification. Investors who fall in this last category are very likely to find themselves in the unfortunate position of placing all their eggs in one basket without being able to watch the basket.

Diversification in itself however affords no substitute for the use of intelligence in selecting securities. The investor who purchases ten poor securities is no better off than the one who places all his funds in one of this type. Diversification merely protects the investor in good securities against the consequences of unforeseen misfortunes. A number of years ago the stock of the New Haven railroad was considered a gilt edged investment. Investors in New England who had placed their all in this security at \$200 a share and higher prices were impoverished or ruined, while those who were shrewd enough to invest only a moderate proportion of their funds in this one issue and included among their other holdings some solid industrial issues as well as good bonds, suffered little or not at all as a result of the disasters which later befell the New Haven road.

Diversification as to risk may ordinarily be accomplished in four different ways. First, holdings may be diversified by the distribution of funds among issues of similar rank in a number of corpora-

tions engaged in the same kind of industrial activity. For example, the bonds of a number of power and light concerns, or steam railroads or steel companies or so forth, may be purchased in preference to those of a single concern. Unfavorable developments in the affairs of any particular company in such a plan would not be disastrous as might be the case if the investor had concentrated in the issue of one company. The benefits of this type of diversification may be seen by reminding the doctor of the very different fortunes of the traction companies, railroads, power and light concerns, rubber, leather and oil companies, in fact the different concerns in all leading industries during the post war period of reconstruction. Some companies failed, others barely escaped going into the hands of receivers, while others appeared to have suffered only to a minor extent.

Diversification as to risk may be carried further by selection of issues of corporations engaged in different kinds of business. As is well recognized, especially since the advent of Federal income tax returns vast differences in the showing of different industries occur from year to year. While a general depression in business is likely to affect all types of industry to some extent, it affects some only slightly in comparison with others. For example, railroads and electric light and power companies are comparatively stable in periods of business depression. On the other hand, iron and steel or copper mining companies alternate through periods of exceptional prosperity to deep depression. Between the two extremes of regularity and irregularity may be found all degrees of stability. The advantages of diversification as to

kind of industry are thus apparent.

Another type of diversification is accomplished through the holding company. For instance, the typical public utility holding company of today combines the two above mentioned types of diversification. It is composed of a number of electric light and power subsidiaries, operating in different localities, a number of gas companies and perhaps also several street or interurban railways. As a result the consolidated organization is less exposed to the disastrous results of political meddling and the possible failure of the management of some of the subsidiaries. Many of these holding companies also conduct an oil or natural gas subsidiary which may be of material strength.

A fourth kind of diversification is through the purchase of securities located in different geographical sections of the United States. Trade reports show constantly varying conditions in different geographical areas. The East is primarily affected by the status of manufacturing, mining and commerce; the South by the fortune of cotton; and the West by the condition of grain and live stock farming. Scarcely any industry is unaffected by the general fortunes of the area in which it is located. Even such a stable business as a power and light concern is affected by the degree of prosperity of the territory which it serves. Geographical diversification thus takes its place alongside the other kinds of diversification as an effective means of reducing the risk in any line of industry.

Diversification may also be considered from another angle, and that is from the standpoint of saleability, or as is more generally known marketability of funds.

Financial Terms Defined

"Collateral Mortgage Bonds"—

Bonds having as their security collateral which has been deposited with a trustee. The security of such bonds does not depend upon the value of physical property of the issuing corporation but upon the collateral which has been deposited as their security. The collateral thus deposited may take the form of stocks or bonds, or both, and may be of various issues.

"Yield"—

The actual return received on money lent at interest in distinction from the nominal interest rate appearing in the contract. The yield on bonds or stocks purchased above or below par will thus be different from the normal interest or dividend rate which is calculated on the basis of the par value.

"Curb Market"—

The New York Curb Market took its name from the fact that it was conducted in the open street. Recently, however, the New York Curb Market provided a building in which its members conduct their business. The hours for business for the New York Curb Market are the same as for the New York Stock Exchange. The securities offered in the market must meet certain requirements and are not listed on the New York Stock Exchange. This market deals primarily in oil, mining and industrial securities which cannot or will not meet the requirements of the regular exchanges.

While it is seldom necessary or desirable to maintain constant liquidity of one's entire capital, few cases exist in which liquidity of a portion of the funds is not desirable. Therefore the alert investor will not buy all highly marketable issues, for which a higher price must be paid, or all "slow" market issues, but maintain a proportion between the two. The needs of the individual case form the best criterion as to the precise degree of marketability desirable.

In applying the general princi-

ples of diversification as set forth above to the average doctor's investment problem, it would seem to be best to put the bulk of his funds into sound bonds and a smaller portion into carefully selected common stocks of essential industries. Of the portion devoted to bonds the greater part might best be placed in railroad and public utilities, a smaller portion in industrials and a still smaller portion in foreign government bonds.

Title of next article "Essentials of an Ideal Investment."

A Fire Protection

Next to death, nothing is more certain than fire. That is why the portions of the building most vulnerable to fire—the basement ceiling over the heating plant and fuel room, the partitions around the stairwell, and the construction around chimney breast—should be

plastered on metal lath. Recent underwriters' laboratories test resulted in this construction being accorded a full one-hour rating. This leaves ample time for summoning fire apparatus, and the fire can be extinguished with minimum property loss.

The Physician's Community Obligations

Article No. II

Franklin W. Bock, M.D.

Rochester, N. Y.

This is the second and last installment of Dr. Bock's thoughtful presentation of a subject which is of interest to every man engaged in the practice of medicine. Dr. Bock has carefully analyzed the life of the community as it applies to the medical practitioner, and if all physicians would give heed to his suggestions, the medical profession would rise to a higher plane.

THE physician's first duty is to fulfill his obligation to conserve the physical health of the community. He cannot entirely meet this obligation unless he takes an active interest in other phases of community life which have a definite relation to his primary job. There are two of these which I would like to discuss in order, the religious and political.

First, his obligation to the religious life of the community.

Because of his training and his intimate association with people who are passing through times of mental, physical or spiritual tragedy, the physician is the one person in the community wholly fitted by broad experience to furnish the leaven of common sense and stability to the religious life of the neighborhood.

He knows the tragic effects which unsound mental and spiritual attitudes have upon physical health. He knows what mental and spiritual unrest may follow in the path of physical fatigue, disease or malnutrition. He sees too often the

tragedy that follows in the path of emotional religious practices and beliefs. He knows too well the dangers attendant upon an exaggerated emphasis of one phase of life at the expense of the others. He of all persons should be able to recognize the absolute interdependence of the mental, physical and spiritual activities of human beings if the fullness of life is to be their portion.

But how many of us forget these self evident truths because of too close attention to the physical alone.

Religion is a perfectly rational and common sense proposition and religious health is quite as essential to a wholesome all round expression of our activities as are mental and physical health. Thousands of our people are suffering from religious starvation.

Too many of our doctors are in this class. Many more are suffering from religious indigestion, the result of gluttonous or indiscrete spiritual diet. Too many of our churches are dispensing unwholesome or irrational religious nourish-

With his broad experience and intimate acquaintance with the varied complex expressions of human functioning it is the essential duty of the physician to help rationalize religious thought and iron out of church formalities those things which have no constructive place in religious expression.

I know physicians who sniff at religion. They are men who think it is a perfectly innocent occupation for women and children; but for a physician, bah! These men are foolishly scoffing at and mini-

mizing one of the most valuable expressions of life. Let them sniff at sectarianism if they wish; that is not religion. Let them sniff if they wish at many of the things which have been read into religion by man made creeds and forms of worship; these are not religion. But when they sniff at real religion they are setting at naught one of the most useful and valuable elements in their armamentarium for the conservation of the whole man.

And what is real religion for the ment which is bound to react in mental or physical disruption.

Spectacular Scene of Nation's Capital At Night of Inauguration



This beautiful and clear scene shows the nation's Capitol illuminated for the inauguration ceremonies of President Coolidge. In the foreground is a group of boy scouts from Richmond, Va., standing in admiration of the inspiring sight.

K. & H. Photos

physician? To do justly, to love mercy and to walk humbly before his God, the wonders of whose universe he is permitted to view more intimately than perhaps any other human being.

Of course there are physicians who join a church solely for the economic or social value of the membership. One should be ashamed to be in this class. There are physicians who have allowed themselves to accept many of the illogical things which are being taught about that greatest of physicians, Jesus the Nazarene, but fail to express in their work the fundamental ideal which he taught. Two quite different things.

Religion is a progressive potentiality in life. The physician can never quite meet his obligation to his profession unless he is progressive in his whole outlook on life; he should be a leader in progressive thought and action, and through sympathetic and kindly guidance, help to stabilize the religious life of the community and enhance its value as a community asset.

Physicians should keep clearly in mind that in the early days of medicine the priest was also the physician; that the church was also the hospital; the retreat for those ailing physically as well as for those spiritually sick at heart; that today in many countries the medicine man is still the priest.

To be sure our broader and more complex scientific knowledge has made specialization quite inevitable and necessary; however, neither the minister or the physician should forget or neglect the relationship existing between their special lines of human conservation, any more than the eye, ear or dental specialist may safely forget the relation between their work and general practice.

Physical and mental health are as distinctly religious as are many of our activities which we specially define as religious. There is a unity in life which it seems to me it is the duty of the physician to help to establish and I believe he can meet his obligation best by being actively and sympathetically associated in the work of the churches.

Real religion is not a namby pamby thing. It is a tremendously potential element in the life of the world. It is only through the practical expression of high religious ideals that this world is going to be made a better place in which to live and work and every physician should be vitally interested in that much to be desired prospect.

The Physician's Political Obligations

When a physician is imbued with the ideal of conserving the health of the whole community, when he realizes to the fullest extent the unity of the physical, mental and spiritual aspects of life and his obligation to emphasize this unity, it is inevitable that he must sooner or later become seriously interested in the policy that underlies the conduct of community business and the methods used in carrying on and administering the community affairs.

Most people refer to this activity as "politics" and insist that it is too dirty a mess for any decent man to dabble in, much less a physician. That is just the reason why I believe every physician should get into it with all his energy.

For years we have allowed the spirit of partisanship to control the management of our community business. So putrid has city management become in too many of our communities that not only is the material wealth of the community exploited for the benefit of party or

Enlarging One's Sphere of Usefulness

Irving Wilson Voorhees, M.D.

New York

"When is a specialist not a specialist"? is a question often asked by people when they hear of well known surgeons, oculists, neurologists, etc., confining a woman or attending a case of pneumonia. Dr. Voorhees, himself a laryngologist, of renown, treats of specialism intelligently and thoughtfully.

IN these days of almost extreme specialization, the "dividing line," at least from an anatomical viewpoint, is not always easy to determine. The specialist, no matter what his field, is always in danger of encroaching upon the territory that should rightfully belong to another physician. Therefore, in this article there will be, doubtless, many statements which will vary entirely from the viewpoint of the reader, but that is inevitable and the reader's opinion is, after all, quite as trustworthy as the writer's.

The point of what I have to say is this: There are many conditions which are overlooked because our minds are focussed only on one feature or condition. For example, it has been said of the dentist, that he sees the teeth but seldom or never sees the gums, and yet the gums may be of more real importance to the patient than the teeth themselves, viewed subjectively.

It is important to know *what not to do*. For instance, the heart and lung specialist, even though he has had a surgical training, should not open the abdomen, but he may study and make use of organotherapy if he so chooses. But if he feels that this subject is too vast and requires

more time than he can give to the thorough mastery of it, he should refer the patient to an endocrinologist.

There are many "open fields" into which a man may enter without criticism. For example, vaccines, if one approves of them, may properly be used by any practitioner, no matter what his bent.

The ear, nose and throat specialist is, or of right ought to be, a surgeon, but this fact scarcely entitles him to do a limb amputation. However there seems to be no good reason why he should not do plastic surgery of the face and neck, or if he is so minded, or remove warts, let us say, from the nose or lip.

The dermatologist injects neosalvarsan and may use any of the various forms of physical therapy, but he does not do major operations, such as prostatectomy, unless urology comes first in his work and skin and genito-urinary diseases secondary.

It is often said of the pediatricists that "they practice general medicine and all the specialties" on children but their surgery, at any rate, is chiefly minor, and probably no one has ever heard that one of them did a kidney operation.

The ophthalmologist may, if he chooses, do plastic operations on the eyelids but, simply because some eye conditions are dependent upon nasal sinus infections, hardly gives the latitude necessary for a major attack upon these cavities. On the other hand, the sinus operator ought not to do refraction unless he wishes to be known as an "eye, ear, nose and throat specialist" and has taken courses qualifying him to do everything in these lines. He may be required to do them if there is no other physician near at hand who limits his field to one of these specialties only.

There is, of course, no sharp line of demarcation. Every physician must decide for himself what he wishes to do and what he will not do, but one thing is sure: If he "hogs it all," then no colleague will feel inclined to refer cases to him, because he is an open competitor.

To be sure there is a vast difference in this respect between city practice and country practice; for in the country one is often expected, and even required, to be a sort of general specialist, that is he must be able to do all the simpler things in every speciality, because he is called upon to treat diseases in every organ of the body.

It is intended here to call attention to various conditions bordering on one's specialty which are often overlooked, but which, if treated, will bring relief and comfort to the patient and prestige to the physician. The otologist, for example, ought to know at least the rudiments of dentistry; for he will not be long in his specialty before discovering that many an alleged earache is actually due to some dental pathological condition, such as an unerupted tooth, or caries, or necrosis of the maxilla, etc.

Again, it may happen that a pa-

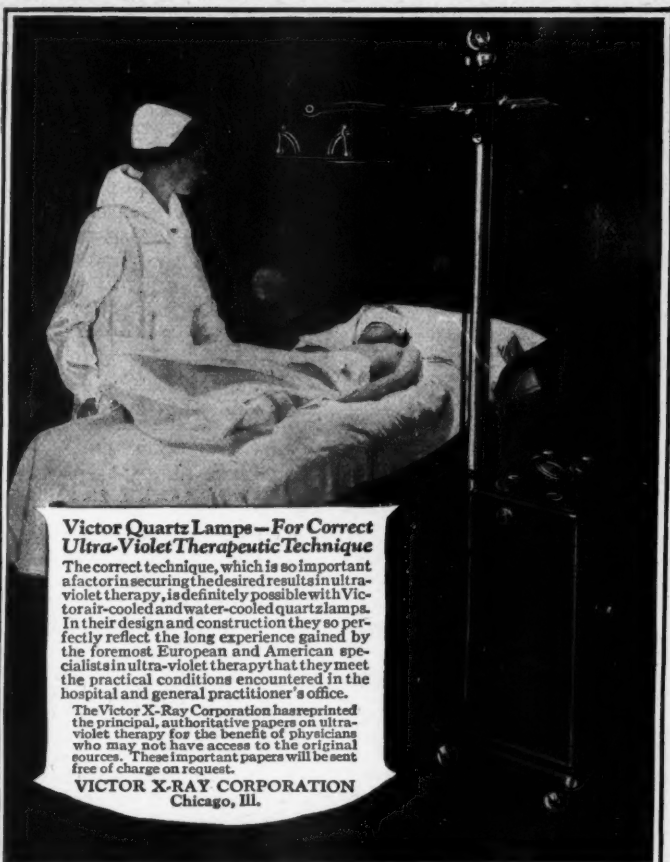
tient comes to a rhinologist for the removal of a growth in the nose and the diagnosis is made of a cyst in the skin of the nose. Any examination which makes any pretense to thoroughness may disclose a deviated nasal septum which was entirely, of course, unknown to the patient, although he confesses that for many years he has been unable to breathe properly through one side of his nose. An operation upon the septum will bring relief and comfort and perhaps, even the gratitude of the patient.

Examples of this sort will occur to every one, and it must be entirely a matter of conscience or of judgment as to how far one is entitled to go, but there has undoubtedly been too frequently a sidestepping of anything immediately outside of one's chosen field or, even, on the border line. If a patient goes to an internist for what he believes to be rheumatism in his legs and the internist discovers that the cause of this disability is a weak arch or flat foot, there is no absolute necessity that an orthopedist must be consulted, unless the problem is a much more difficult one than it appears to be upon the surface.

Again, there is no reason why any practitioner of medicine, no matter what his specialty, should not open a peritonsillar abscess, if he is so minded; and as for removal of tonsils, this seems to be a fair field for all of us to exercise our abilities, no matter what the chosen specialty may be.

The aim of all honest practitioners of medicine—and for the moment we are going to assume that there is no other kind—is to offer immediate relief for whatever human ills come to one's attention. If one feels that he cannot do justice to the patient, because of lack of

(Concluded on Page 42)



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What Is Your Practice Worth?

E. Klaveness, M.D.

Monticello, Minn.

A PHYSICIAN'S practice possesses a definite value?

How are we going to arrive at that value?

This is a topic which I have not seen discussed in the interesting pages of **MEDICAL ECONOMICS**, although it is one which many physicians are called upon to discuss. Practices are bought and sold as are other commodities, but I am wondering if we have anything definite to go on in considering the value thereof. Indeed, I believe the reason why this subject has never been discussed by physicians in a journal devoted to the business interests of the profession originates in part at least in our deficiency in the knowledge of ordinary business rules.

Circumstances and conditions govern, to a considerable extent, the professional and financial success of a physician in any chosen location. If that postulate be true why should not a prospective buyer pay a premium for acquiring a location that will guarantee him in the future a comfortable living?

To be more specific, let us consider a concrete case. A physician has a practice from which he collects between five and six thousand dollars a year. What should a practice with such an income be worth if offered for sale?

Omitting entirely the value of the doctor's office furniture and equipment and putting aside for the time the argument that the buyer would of necessity have to put in his personality, professional knowledge and working time in order to secure an equal amount of practice, how much

is it worth to him to have the seller retire in his favor and thus enjoy the favorable circumstances and conditions which have been created by the seller?

Let us presume that the purchasing physician is forty years of age and thus has a life expectancy of twenty-eight years. His income at \$5,000 per year in the location under consideration would amount to \$140,000. If he collected \$10,000 per year his total receipts for the time of his expectancy would be \$280,000.

Let us credit the buyer on account of his personality, professional knowledge and ability to work, with fifty per cent and charge the other fifty per cent to the general conditions of the location. What would be a proper purchase price for an income of \$70,000. (that is, fifty per cent of the total on \$5,000 a year) spread over twenty-eight years. To answer this we must again turn to the life insurance companies and their statistics. There it will be found that if money can earn six per cent per annum, the present value of \$70,000. due in twenty-eight years amounts to \$14,292.

Having thus established the value of securing such an income, I believe my readers will see the salient point in my analysis, which is that, so far as I have observed, physicians have invariably in the past failed to properly appraise their business income. Generally speaking they have thrown away for a

(Concluded on Page 40)



Do Your Feet Exercise Enough?

Of course you walk, but when you walk do you exercise your feet? Do the muscles move freely? Does the blood circulate through them?

If you wear ordinary shoes, or metal appliances, your feet do not benefit from walking. They are bound by an unyielding sole. The muscles surrounding the bones of the arch are held in a vise and grow weak from disuse. Pressure retards circulation and saps the strength of the foot.

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Cantilever Shoes distribute the weight properly so that walking involves no strain. There is room for the toes. There is support for the arch. When you pull the laces, you draw up the flexible shank to fit the curve of the instep and render grateful support.

And they have a grace of contour and the unmistakable "quality look" which harmonizes with the most distinguished apparel. Prices are reasonable.

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Editorial-March 1925

"Practical" Not

"A TRUE PHYSICIAN gives only passing heed to such matters as attempting to collect bills. His is a life of service and he cannot expect to acquire a competence. His grateful patients will care for his needs and his satisfaction at rendering material assistance in time of illness is compensation indeed."

This excerpt from a letter recently written by a well-known physician is of interest, because it expresses the viewpoint of more than one of the men who ornament the medical profession. This doctor does not approve of the efforts of MEDICAL ECONOMICS in stimulating its readers to send out monthly bills and in other ways to collect their just dues, although he commends us in our "efforts to make doctors better business men."

Another good friend remarks that some of our articles have "a slightly mercenary flavor," and he hopes that "commercialism will not creep into the pages of so useful and valuable a publication."

This is honest and sincere criticism from two admirers of MEDICAL ECONOMICS, who are frank enough to express their true convictions. We are concerned over their attitude lest others may have felt similarly.

Our aim has been to keep entirely aloof from anything which might savor of commercialism, even in the slightest degree, and it is a matter of regret that even two men of our enormous monthly audience found in our pages anything which gave true basis for the thought that we had even for a moment stepped down from the highest places to which we are seeking to direct the publication.

We are entirely conscious of the fact that commercialism destroys those splendid characteristics which are essential qualities in the true physician.

Commercialism is of the earth earthy and has no place in an altruistic and idealistic profession. Our correspondents confuse the meaning of "practical" and "mercenary." A practical man need not, and very generally is not, a mercenary man.

Let us briefly consider the basic principles that constitute practicability in medical practice. First comes personal health, for no one can do his best or think his best without the aid of a healthy, energetic body. Next comes time, second only in health to the good things God has given us. To be practical we should make the greatest use of our time, and so make each hour render its full quota of rest, recreation or accomplishment in our chosen work.

To these ends MEDICAL ECONOMICS dedicates its efforts. We believe that the best physician is the one who so

Not "Mercenary"

Editorial-March 1925

conducts his practice that he accomplishes the greatest amount of good with the least amount of effort, thus giving himself time for proper rest and recreation. Supplementary to this great principle are the contributory ones that it is necessary to be compensated for at least a fair proportion of the service rendered, to set aside a reasonable amount and to find safe and sound securities in which to invest.

It is **not** mercenary to advise a physician how to collect the fruits of his labor and to show him how to invest his surplus safely.

It **is** mercenary to advise a man to take undue advantage of a patient by charging him a larger fee than has been earned in order that a commission may be paid therefrom or to practice any kind of chicanery which would be regarded as contrary to the ethics which exist among gentlemen.

We feel that the practitioner earns his daily bread by the sweat of his brow and is entitled to payment for his services. Just as he is compelled to pay his rent, commodities and everyday expenses, so must he expect his paying clientele to reimburse him for medical assistance rendered. The artisan, the clerk, the worker in all walks of life is paid promptly, usually weekly, so that he may pay for rent, commodities and everyday expenses. Has the physician any means of carrying out his obligations to his creditors unless his debtors do their share?

We believe the profession of medicine to be the noblest on earth. We believe the rank and file of the medical profession is composed of fine, upstanding, self-sacrificing men who give the best in them to the service of mankind.

For so doing, we believe they are entitled to a living, at least. And to get that living for their loved ones they must be paid what is their due. To prepare for the rainy day that comes into most lives when the shadows commence to deepen, these physicians should save money and properly invest it.

To aid in accomplishing these ends we are striving diligently. We trust, however, that none of our readers will mistake honest practicability, the presentation of ways and means, for mercenary suggestions, which can only be sordid and entirely unworthy of honorable medical men.

Let us continue to serve man, knowing that by so doing we best serve God. Let us also not forget that "the laborer is worthy of his hire" and that sometime the day will come when we cannot work.

Perchance Longfellow had physicians in mind when, in the courtship of Miles Standish, he said, "never idle a moment, but thrifty and thoughtful of others."

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your patient's confidence in **you**—your confidence in your instrument. * * * No more of those lingering doubts—you **know** you are right every time with a Baumanometer. Approximations and inaccurate measurements have no place in modern practice.

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"Caveat Emptor"

Under the above title there appeared in a recent issue of the Saturday Evening Post some splendid advice to American investors. We believe that the advice contained in this editorial is so sound and so important to members of the medical profession that we have made an exception to our general policy of publishing only original articles, and are reprinting the editorial in full.

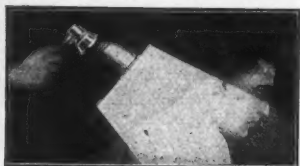
"THE current flood of foreign securities being offered to investors makes timely a word of caution to those who are considering the purchase of European stocks and bonds. During the past few months the great banking houses have brought out several sound and well-secured foreign issues. In some instances an entire offering has been three or four times oversubscribed within a few hours of the time the subscription books were opened, and the new securities have almost at once sold on the New York Curb Market a number of points higher than the price of issue.

"Subscribers who were acquainted with the equities behind what they were buying, or those who, in their ignorance, made a lucky guess, reaped quick and easy profits. It is not impossible that their success will be repeated in other issues that will be put upon the market within the next few weeks.

"Bond houses are not in the least sorry to see their clients pick up easy money. There is no more powerful encourager of future transactions; and stories of recent winnings are the best possible form of advertising for coming flotations.

"Unless we misread every indication American investors are on the verge of lending stupendous sums to Europe, sums that will break all records and shatter all precedents. High-grade foreign securities have been so easy to sell, when the intricate art has been mastered and the proper resources are not wanting, that houses of issue are likely to multiply like Belgian hares, and the newer ones may not be so careful of the quality of their offerings as those which have long and honorable records to maintain by earnest solicitude for the interests of their clients.

"It is not unreasonable to suppose that the average quality of European investments offered to our people may, for a time, have a downward rather than an upward tendency; for many a goat is bound to horn in among the sheep. It seems equally probable that the sounder issues of recent months will be further strengthened by the gradual rehabilitation of the Continental nations, provided always that no untoward events hinder the return of European prosperity. Many American investors are likely to profit handsomely by their venture into foreign fields; but a considerable group is almost certain to gain nothing but costly experience.



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"Some of the classes will be chargeable to bond houses which are by no means crooked, but which are quite too eager to take chances with others people's money if they can see a safe profit for themselves. The optimism of sellers often makes pessimists of credulous buyers, and this is nowhere truer than in the security business.

"One of the most conservative investment bankers in America was lately asked about the standing of a certain Wall Street house some of whose underwritings have proved far from profitable to its customers. 'They are as straight as a string,' he replied. 'They never knowingly misrepresent the securities they bring out; but for all that, the motto of the house is Caveat Emptor.'

"Entirely too many investment houses appear to display this attitude toward their inexperienced clients. It is all very well to say, Let the buyer beware, when he knows as much about securities as the seller; but the great mass of small investors do not pretend to be on any such plane of financial wisdom; and they cannot long afford to do business with houses which shift upon their clients all responsibility for the issues they market. When a large house is bringing out fifty or a hundred new issues a year, it is all in the day's work if four or five of them go sour—this being the term applied to bonds which default on their interest—decline severely in price or lose the active market which was created for them when they were first being sold to the public. But it is not all in the day's work to those small investors who have bought the sour bonds and who, after the manner of their tribe, have failed to diversify as they should.

(Concluded on Page 30)

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Washington, D. C.—"I have been dispensing Pulvoids NATRICO at least five or six years and have had such wonderful results from them that I feel it my duty to write and tell you that in my estimation they are the most wonderful preparation I have ever used in cases of arterio-sclerosis with high blood pressure and its accompanying symptoms. Most of my cases improve wonderfully with gradual reduction of blood pressure and subsidence of all its disagreeable symptoms. I trust you shall always be able to supply me with Pulvoids NATRICO when I need them in practice."

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Tennessee.—"I have found Pulvoids NATRICO a certain and efficient remedial agent in the reduction of high blood pressure. I use it whenever I have a case of hypertension and have never yet been

disappointed in the results. It is apparent that high blood pressure must be brought down and kept down. Pulvoids NATRICO are an efficient agent for that purpose."

New York State.—"Have used Pulvoids NATRICO in many cases of high blood pressure and have had such good results from them that I consider them almost indispensable. In several cases I have lowered the pressure from 220 to 175/185 in three or four weeks."

New York City.—"I can honestly state that I have had better results with Pulvoids NATRICO (Dr. Thrush's formula) in treating arterial hypertension than with any other form of medication for that purpose. Kindly send me two thousand as soon as possible."

North Carolina.—"The results from Pulvoids NATRICO have been remarkable. In one case pressure that for the past twelve months has ranged from 160 to 210 systolic, is now down to 130, with patient feeling fine."

Mississippi.—"Some months ago my own high blood pressure made me stagger as I walked and when I laid down I seemed to be moving rapidly backward. Pulvoids NATRICO gave me relief in a few days."

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No. 164 Meadow Street, Long Island City, New York.

"If the desire for large returns, irrespective of safety, goes too far and the craze for foreign investments is not held within sane and proper limits, the European list is sure to be liberally sprinkled with these sour bonds and there will be a large company of sad and sorry American investors who will regret to their dying day that they ever allowed their hard-earned dollars to cross the Atlantic.

"Not every investor has an equally good chance of making money in a given field. It is not at all unlikely that our prosperous citizens of foreign birth may venture into the European field and do well if they confine their investments to governments and districts they know all about and concerning which they are constantly receiving advices from old-country relatives.

"The average native-born American has no such advantages, and his chances of selecting securities well and wisely are not nearly so large.

"After all, is the game worth the candle when a local telephone company or gas company is glad to pay six per cent. for funds with which to finance extensions and replacements? Why send to Ruritania American-earned cash that that will work almost as profitably and quite as safely within ten or twenty miles of home, in the hands of men whose records can be learned over the telephone and whose management can be checked annually, or perhaps quarterly, by means of printed reports that can be had for the asking? Or why

ignore the demands for local mortgage money when it can be so easily and so safely put out at interest? Why overlook local industries? Some of the best managed and most prosperous manufacturing concerns in the country have plants in small cities or towns; and those who live near them often have valuable opportunities to observe unwonted activity long before increased output is reflected in rising stock prices on the exchanges.

"Of course there are sections of Wall Street opinion which have little patience with this old-fashioned bias in favor of home investments. Such views as these are often sneered at as provincial. No doubt they are; and yet, perhaps the majority of our readers would rather be called provincial and cosmopolitan after they have kiss-keep their money than to be called ed it good-by.

"America must inevitably be responsible for a large share of the financing that Europe will require during the years to come. It is right that she should be. It is also fitting that the bulk of the funds that are to go overseas should come from investors who have a peculiar grasp and knowledge of Continental affairs. The day is bound to come when foreign investment will be, to a large degree, standardized, and will be surrounded by the safeguards of long familiarity, exact knowledge and abundant data, much as it has been in London for a generation or two; but that day has not yet arrived."

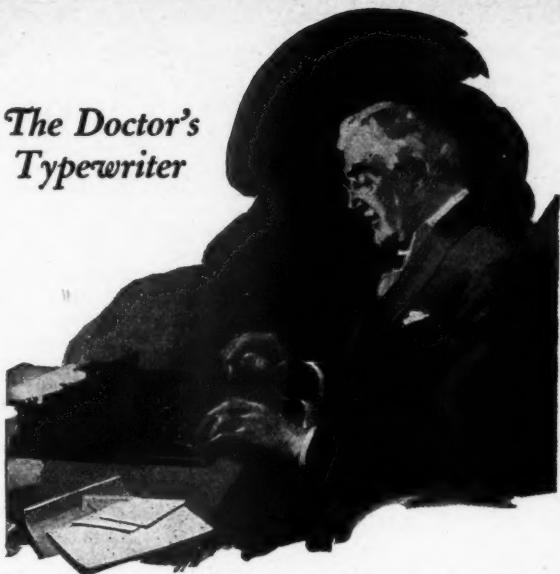
"Sa, pa," Harry demanded, "what part of the body is the vocabulary?"

"Why, Harry?"

"Oh, Miss Noakes says Bill Smith has a large vocabulary for his age."—*Selected.*

Wanted—An experienced aviator to train me to handle plane. State terms in first letter. I furnish plane, field, and fool. B. G. Tharington, Creek, N. C. (Want ad in the *Raleigh* (N. C.) *News and Observer*.)

The Doctor's Typewriter



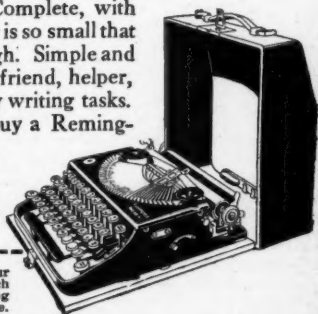
Remington Portable

*Equipped with keyboard containing the special
symbols used by the medical profession*

This is the machine for every doctor who needs a typewriter for personal use. Complete, with every big machine convenience, it is so small that it fits in a case only four inches high. Simple and easy to operate, it is the doctor's friend, helper, and time-saver in all of his many writing tasks.

Take any user's advice and buy a Remington Portable—the recognized leader—in sales and popularity.

Sold by over 5,000 dealers and Remington branches everywhere. Easy payment terms if desired.



Sign and mail this coupon and we will send you our illustrated "First Aid for the Busy Doctor," which tells you all about the many time and labor-saving uses for the Remington Portable in a doctor's office.

Name.....

Address.....

Address Department 138

Remington Typewriter Company, 374 Broadway, New York

(Concluded from Page 18)

special interests, but the moral and physical welfare of the people is exploited as well.

Community management of this sort not only tends to warp the moral judgment of the whole community, but through extravagant wasteful and criminal manipulation of the public finances it lays upon the people tax burdens of ever increasing weight.

Many things which we want and need in our community life we are learning we can get easier and better by doing them together rather than through individual effort.

It is inevitable, therefore, that the cost of government, the cost of doing the many things which we know we can do better together, is steadily increasing. To this increasing cost of necessary and constructive government add the costs of inefficiency, extravagance, waste and graft, incident to the political management of public business, and the overhead of government becomes a burden that chafes to the bone. The unfortunate thing is that too many of our people do not know how to lighten the burden.

Most cities and most citizens can pay and are willing to pay taxes for which they receive full value in community service. It is the taxes that leak away through inefficiency and political exploitation that constitutes the straw that breaks the camel's back.

Is there any obligation laid upon the physician to help reduce this excess taxation. Let us see?

Thousands of people are under

fed, under clothed, improperly warmed in winter and receive insufficient care during illness because of both indirect and direct excess taxation. These people may pay half their grocery bills, half their trilor bills; many of them forget their doctors altogether, but they cannot forget or jump their tax bill; that is collected whether or no.

If for no other reasons therefore than to maintain his economic stability in the community the physician should use his every influence to eliminate these excess taxations by insisting upon greater efficiency in the management of the community business and by eliminating political exploitation.

But there is a greater moral obligation laid upon him because excess taxation lays its greatest burden on the health of the community.

People must pay their taxes; they may neglect the health of their children:—they must pay the indirect taxation that comes through high rents and other high costs of living; they may neglect their own physical comfort and health.

If, therefore, the physician desires to fulfill his entire obligation to the community it is quite inevitable that he should play his part in the social and political life of the community to the end that through his breadth of vision and experience he may influence the community to work together to eliminate inefficiency and political exploitation from the management of public business and replace them with a high quality of public service and community honesty.

The well known diuretic, cardiac tonic and vaso-dilator

DIURETIN TABLETS

8 GRAINS EACH

Literature and samples from E. BILHUBER, Inc., 25 West Broadway, NEW YORK

**ENCOURAGING PANCREATIC
EFFICIENCY COMBINING SPEED OF
ACTION WITH DEFINITE RESULTS**

IN CONDITIONS WHERE DEFECTIVE
METABOLISM IS A FACTOR IN CON-
STIPATION AND INTESTINAL STASIS

RAYMINOL

(DOYLE)

A UNION OF

**LIQUID PETROLATUM
MAGMA MAGNESIA
AROMATIZED RHUBARB**

AND OTHER
VALUABLE INGREDIENTS

PANCREATIZED

LOGICALLY AND THERAPEUTICALLY
SUGGESTS ITSELF AS A PERFECT
INTERNAL CLEANSER-LUBRICANT AND
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Certain in Action—Pleasant in Taste
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KINDLY NOTE:—RAYMINOL (DOYLE) IS POSITIVELY
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HACKENSACK, NEW JERSEY**

Financial Department

The purpose of this column is to provide the physician-investor with reliable investment information and to help him in choosing sound securities that meet his requirements. Each month we will review briefly the financial situation and outlook and answer several questions of general interest on investments.

WHILE the general tone of financial comment is not nearly so optimistic as that prevailing a month ago there have been no changes in the business situation to engender doubts as to the probable continuance of business recovery.

Production in basic industries is rapidly expanding and as a natural accompaniment employment is increasing and wages are advancing. Wholesale prices continue to move up vigorously, and this is true not only of farm products, but of non agricultural staples also. The railroads report unprecedentedly large figures of car loadings for this season of the year, and the increasing demand of shippers for transportation facilities is resulting in a

rapid decrease in the number of surplus freight cars. In addition to this the bank reports show large increases in the volume of clearings and of debits to individual accounts, which means that much business is being transacted.

Another important development of the past month has been the near approach of the British pound to par and much talk regarding the resumption of gold payments by Great Britain. This is the biggest pending event in the financial world, and the recent visit by the Governor of the Bank of England

to this country is generally believed to have had for its purpose a conference with the Federal Reserve authorities for the purpose of securing some degree of friendly co-operation. Financial transactions between London and New York are more important than between any other two centers in the world, and therefore it is in regard to exchange relations with the dollar that London may anticipate the most difficulty. Presumably London would prefer to have inter-

est rates in New York kept below the London rate until the situation was well established, as this would tend to discourage the movement of funds this way. The Bank of England rate at this time is 4 per cent, as against the 3½ per cent rate of

the Federal Reserve Bank of New York.

The bond market during February has maintained a steady and firm tone with noticeable activity in the foreign group. American lending abroad in 1925 gives every indication of exceeding the record figures of 1924 when our foreign loans averaged more than one hundred million dollars a month. This is particularly so in the light of the new and pronounced interest manifested by the investing public in German industrial bonds. In view of this rapid flow of capital

Upon request, information concerning investments will be furnished to readers of **MEDICAL ECONOMICS**. We will not answer questions regarding purely speculative issues. Address all inquiries enclosing a stamped envelope to the Financial Editor, Rutherford, N. J.

abroad together with our own demands for capital to finance our expanding business activity the

probable future course of bond prices will be downward.

Financial Questions and Answers

Investment Stocks.

QUESTION: I expect shortly to have \$6,000 to invest and should like your suggestions as to several safe, high grade stocks with probable chances of appreciation. I would prefer to invest about \$1,000 in each block. Thank you.

M. S.

ANSWER: Non-speculative stocks that will probably appreciate in value are difficult to find. If stocks have possibilities of price appreciation they are most likely to be speculative. There are, however, some railroads, public utilities and industrial stocks which possess investment qualifications besides good prospects of appreciation. We

suggest the following stocks for your consideration: Union Pacific, Atlantic Coast Line and Illinois Central railroads, Brooklyn Edison Co., Standard Oil Co. of New Jersey and United States Steel Corporation.

French Republic 7½ per cent Bonds.

QUESTION: In a recent issue of Medical Economics you suggested French Republic 7½ per cent bonds due in 1941. I should like to know whether these bonds pay this rate in United States dollars or in French francs? Having some funds for investment at this time I considered investing

(Concluded on Page 36)

If Not, Why Not?

If you prescribe Hayden's Viburnum Compound in amenorrhoea, menorrhagia, dysmenorrhoea, post partum pains, rigid os, cramps, uterine or ovarian neuroses, etc. you know that you get satisfactory results. If you do not know "H. V. C." you can easily convince yourself of its dependability and practical value. Fill out and mail the coupon today.

THE NEW YORK PHARMACEUTICAL CO.
Bedford Springs **Bedford, Mass.**

Send This Coupon For Sample and Literature of "H. V. C."

Kindly send Sample and Literature of H. V. C. to

Name

Address

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A lack of secretion in the intestines is one of the principal causes of chronic constipation.

PRUNOIDS

given at night over a period of one week will increase glandular activity without exciting pronounced peristalsis and will gradually overcome this form of constipation.

Prunoids are made of Phenolphthalein (one and one-half grains in each) Cascara Sagrada, DeEmetized Ipecac and Prunes.

* * * * *

When the heart has been weakened from prolonged overwork and strain,

CACTINA PILLETS

A Preparation of the Mexican Night Blooming Cereus

may be safely and effectively prescribed.

Thus employed, Cactina gradually improves the nutrition and tone of the heart muscle, restores the cardiac rhythm and renders the heart more resistant to irritating influences. Cactina is a true cardiac tonic without cumulative effect.

Samples to Physicians Only

We will be glad to send a liberal sample of either or both of the above products to any physician returning this coupon with his Prescription blank.

(...) Prunoids.

(...) Cactina Pillets.

Sultan Drug Company
St. Louis, Mo.

(Concluded from Page 35)

\$1,000 in this issue but would like to know first whether the rate of exchange is a factor in these bonds.

L. P.

ANSWER: Answering your inquiry the French Republic 7½s of 1941 are an external loan brought out in this country and as is the case with most external loans issued here both the principal and interest are payable in United States gold coin.

Several High Grade Bonds.

QUESTION: Will you kindly suggest to me a list of bonds which you regard as attractive and yielding a better return than the so called "widow and orphan" investment.

D. L.

ANSWER: We are very pleased to submit a list of bonds which we regard as attractive even at the present high level of the bond market. We do not suggest these bonds with any thought of price appreciation but solely from the standpoint of security and yield. They follow: Toledo Edison First 7s 1941 @ 109½; Ohio Public Service Co. First & ref. 7s Series B 1947 @ 109; East Penn Electric Co. First and Ref. 6s 1952 @ 102; St. Louis San Francisco R. R. Prior Lien 5s Series B 1950 @ 90; Missouri Pacific General 4s 1975 @ 66; and Anaconda Copper Mining Co. First S.F. 6s Series A 1953 @ 100.

REPRESENTATIVES WANTED

Physician or high-grade detail man calling on urologists, dermatologists and physicians to handle side line on straight commission basis for the largest house of its kind in America.

This is a real opportunity for the right man and should lead to life connection depending upon applicant. Our representatives know of this advertisement.

Address: Crow, Mgr., Box 421, General Post Office, New York City.



Relieving Congestion

The use of hot douches to relieve congestion is clearly described in our "Handbook of Gynecological Practice."

A copy of the booklet will be forwarded upon request.

The Marvel Company

190 Brown St., West Haven, Conn.

Kindly send me booklet referred to in your advertisement in Medical Economics.

Name M.D.

Address

Knee-Bearing Stumps

Definition:—"When the knee joints of tibial stumps are contracted at right angles, or when the stumps are so short that they are unable to control the artificial knee joint, they are termed knee-bearing stumps, and require artificial legs constructed to receive them in flexed position."

In such a manner does Chapter VI of Mark's Manual of Artificial Limbs take up the problem of supplying an artificial limb for that condition.

This Coupon Will Bring It to You Free

A. A. MARKS,
90 Fifth Avenue, N. Y. C.

Please send me your Book, "Manual of Artificial Limbs," without charge. I agree to look it through carefully soon after receipt and to return it to you if I do not care to make it a part of my Medical Reference Library.

Name

Address

Current Literature for Investors

The booklets listed below contain investment information relating to bonds. Check the booklet or booklets desired and send page to Financial Department, "Medical Economics."

Investment Suggestions for March. The offering sheet of this old established house includes a wide variety of investment suggestions. Among the issues are included municipal, railroad, public utility and industrial bonds and a number of preferred stocks.

Mighty Servants of Civilization. The growth of our public utility companies has had an important and intimate bearing on American economic development. This illustrated booklet presents some very interesting facts for buyers of bonds of power and light, gas, water, and telephone and telegraph companies.

Investment Opportunities in the South. Within the last twenty years a remarkable industrial expansion has taken place in the South. To carry on this program of expansion capital must be provided and because the South has not yet accumulated an adequate surplus of her own, she must turn to the other more fully developed regions to supply the necessary money. This booklet gives some of the reasons why investments in the South pay such a liberal interest rate.

The Heart of the Straus Plan. A booklet describing in detail the basic principles upon which this successful real estate mortgage house has built up its business.

Strong Box Investments. A genuinely interesting booklet describing

the essentials of a sound investment. Written in non-technical language this booklet should be of real interest to the experienced as well as the inexperienced investor.

Bonds — Questions Answered — Terms Defined. An interesting reference book intended primarily for the inexperienced bond buyer but of interest to all who appreciate the merits of bonds as investments.

How to Invest Your Money. This booklet prepared by The Better Business Bureau of New York is available for distribution. It contains a wealth of valuable information and suggestions to the small investor.

Building an Income With Guaranteed Bonds. This booklet is offered to meet the demand for a safe, sure way to financial independence on the part of those who have been interested in acquiring a competence, but who have lacked the necessary stimulus of an easy systematic plan of regular investing.

The Secret of Financial Success. The first problem of any man aspiring to financial success is to devise some means of accumulating capital. The key to this for most of us is through some plan of systematic saving—after that we are ready to practice the second basic principal of financial success: investing. This booklet will prove highly interesting to these inter-

(Concluded on Page 40)



Physicians tell us:

That in the case of poisoning from oak or ivy, the application of pure Listerine will counteract the irritating effect if applied soon after contact with the poisonous plant.

Enclosed with every bottle of Listerine, there is a circular discussing in detail the many uses of this product. We believe you will be interested in giving this circular a careful reading.

LISTERINE

—the safe antiseptic

Made by

**Lambert Pharmacal
Company**

NEW YORK ST. LOUIS
TORONTO PARIS LONDON
MADRID MEXICO CITY

Also makers of Listerine Tooth
Paste, Listerine Throat Tablets
and Listerine Dermatic Soap

When hepatic secretion is suppressed, in whole or in part, the process of digestion ceases to work smoothly and after a time the sufferer seeks professional advice.

Among the several agents recommended

CHIONIA

A Preparation of *Chionanthus
Virginica*

has won a position of prominence. It has been in use for so many years that practically the entire profession is acquainted with its value as an hepatic stimulant. Prepared exclusively for Physicians' Prescriptions.

* * * *

It is a fact that the combination of the five Bromides of Potassium, Sodium, Ammonium, Calcium and Lithium presented in a pure and eligible form has decided advantages over the single salts. It is also a fact that the bromide treatment can be pressed to much greater extent through the use of

PEACOCK'S BROMIDES

than is possible with the single salts.

Each fluid drachm contains 15 grains of the purest bromides of potassium, sodium, ammonium, calcium and lithium.

We will be glad to send a liberal sample of either or both of the above products to any physician returning this coupon with his Prescription blank.

(..) Peacock's Bromides.

(..) Chionia.

Peacock Chemical Co.
St. Louis, Mo.

The Food for Growth



Contains
Red Bone Marrow, Marrow
Fat, Malt Extract, Eggs,
Lemon Juice and Salts of
Lime and Iron

The marked improvement
in growth and development
that follow the administration
of Virol is due to:

*Its wealth of Vitamins in their
active state.*

Its well balanced nature.

*The ease with which it is
assimilated in the most weakened
and debilitated conditions of the
intestinal tract.*

VIROL

is a great aid to the physician
in Rickets, Anaemia, Maras-
mus, all Wasting conditions,
and for Expectant and Nursing
Mothers.

Sole Agents for U. S. A.
GEO. C. COOK & CO., Inc.
59 Bank St., New York

*Write to-day for
sample and literature*

Name.....
Address.....

Current Literature For Investors

(Concluded from Page 38)
ested in laying the foundation for
future financial independence.

* * *

How to Select Safe Bonds. One
of the oldest and most successful
investment houses has issued this
booklet which describes in detail
the methods they employ in safe-
guarding the interests of their
clients.

* * *

Investor's Guide. A booklet
describing what first mortgage real
estate bonds are. To those inter-
ested in this class of investment
this booklet will prove a helpful
guide in the choice of such
securities.

What Is Your Practice Worth?

(Concluded from Page 22)

mere song the inherent values of
a good location.

I believe very firmly that the
facts as set forth constitute good
business, but I also realize that
many doctors will feel differently
and will use other methods of rea-
soning in arriving at their conclu-
sions as to the proper methods
which should be in vogue for deter-
mining the value of practice. I am
presenting this matter in the hope
that some other readers of MED-
ICAL ECONOMICS will bring out their
own ideas on this important sub-
ject so that we will all profit by
adhering to the old Roman rule,
"Et altera pars audiat."

"Don't those papers make you
tired?" an old gentleman asked
the little newsboy who was stag-
gering along with a great bundle
of the Sunday edition. "Naw!"
he replied, "I don't have to read
'em."—Selected.



Reuter's Soap— Tested for Physicians

The purpose of this thorough test by a Chemical and Biological Testing Laboratory was to determine in comparison with other soaps including Castile:—

1. Irritating effect upon the skin.
2. Effect upon growth of new tissue.
3. Practical value in promoting a sanitary skin condition.

The results showed beyond question that Reuter's Soap more nearly meets the requirements of physicians and surgeons than any other soap and that Reuter's is quite superior to the best imported Castile Soap.

Send for Physician's Sample and a copy of the chemist's report to

REUTER-BARRY, Inc. 26-28 Beaver St. New York, N. Y.

INVALUABLE IN EMERGENCY

Medical or Surgical Shock or Cardiac Failure,
can be promptly combatted by the use of

CORAMINE, "CIBA"

(Pyridine Betacarboxylic acid diethylamide)

A new water soluble heart stimulant, exerting all the integral therapeutic action of camphor, without any of the latter's dangers or drawbacks.

Can be administered in the same dosage, internally, subcutaneously, intramuscularly, or intravenously.

For SPECIMEN and LITERATURE fill out and mail the coupon

CIBA COMPANY

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138 Washington Street

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Send me specimen and information re CORAMINE, "CIBA".

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Try This Tasteless Castor Oil!

Ask us to send you a trial bottle of this super-refined castor oil. Test it for tastelessness and freedom from castor taste and odor. Your most squeamish patient will not rebel or insist on a compromise purgative.

Kellogg's Tasteless Castor Oil is bottled and labelled at the laboratories of Spencer Kellogg & Sons, one of the largest refiners of vegetable oils in America. It is a U.S.P. and C.P. Castor Oil, so carefully refined that every trace of ricini, that toxic phytalbumose which causes odor and nausea, has been remedied. Bottled and labelled at the laboratories. Never sold in bulk.

Samples, any quantity, will be gladly sent to physicians, together with literature and a telephone device known as The Kall Dex.

National Distributors

Walter Janvier, Inc.
417 Canal Street,
New York, N. Y.

Concluded from Page 20)

Enlarging One's Sphere of Usefulness

time or the needed skill, then he is justified in adopting temporary measure or in sending the patient to the proper authority as soon as possible.

This is the rule which is generally followed by most present-day practitioners, and for the younger men, and for those who are in need of turning everything possible into their bank account, it is entirely justifiable to treat such patients as apply for help, only if one is quite sure that his experience and skill are adequate to cope with the situation. If there is any danger to life, or any likelihood of permanent disability, of whatever kind, then one should at least offer the opportunity for, and perhaps even request, a consultation with another physician.

The whole subject is, of course, an extremely difficult one to analyze and the only purpose of saying anything about it at all is to encourage every one to think more closely and carefully about his own limitations, as well as those of the speciality which he practices.

Stage Doctors Assume Prominent Roles

Actors taking the part of physicians often assume prominent roles. In "Laugh, Clown, Laugh," in which Lionel Barrymore starred, a physician was one of the leading characters.

In "Kiki," in which Lenore Ulric played for two seasons, a physician appeared in the last act in an endeavor to rouse that resourceful gamine from her feigned cataleptic trance, while Deburau, in the play of the same name, returned to the stage after the visit of a kindly old doctor, who, not knowing his patient's identity, advised him to see the famous pan-

tomime actor of that name as a sure cure for his sorrows.

The father of the Chinese heroine of "The Son-Daughter," in which Lenore Ulric appeared with great success, was a physician and theatregoers will remember the leading character in "The Boomerang," a physician who prescribed for a love-sick patient, only to succumb himself to the same malady.

In "The Return of Peter Grimm," one of David Warfield's greatest triumphs, the boon companion of the title character was an old Scotch doctor and it was due to his urging that Peter agreed to the compact that which-ever died first was to try to come back to earth.

There were also physicians in "Tiger Rose," "The Case of Becky," in which Frances Starr appeared several years ago, "The Concert," "Is Matrimony a Failure?" as well as a great many others.

Phosphorcin

During Convalescence
from
INFLUENZA
and
PNEUMONIA

Phosphorcin increases the body resistance and renews the vitality and strength of your run down patients. By supplying phosphorus to the impaired nerve cells, it hastens convalescence.

A scientific combination of the glycerophosphates with nux and pepsin, and containing no sugar or alcohol, it may be given for a long time without gastric irritation.

Dose: 2 drams in water t.i.d.

Sample on Request.

EIMER & AMEND

Third Avenue and 18th Street, New York

During Pregnancy

an increase in the development of poisons within the expectant mother's body is inevitable. Therefore, interference with free elimination from the bowels always presents a special menace from the essential increase in the retention of toxins with all their possibilities for harm to both mother and offspring.

Fortunately, in *AGAROL COMP*, the practitioner has an ideal remedy, that not alone will afford prompt intestinal elimination, but used for a reasonable period, will soon restore the physiologic activity of the bowels, thus assuring normal evacuations that will follow regularly and thoroughly without the aid of further medication.

Entirely free from griping or pain, or any other objectionable effect, AGAROL can be used at any stage of pregnancy with every confidence in its safety and efficiency.

REMEMBER—Agarol is the original Mineral Oil—Agar-Agar Emulsion and is perfectly stable, odorless and palatable.

A liberal supply for testing will be sent to physicians on request.

WM. R. WARNER & CO., Inc.
Manufacturing Pharmacutists since 1856
113-123 West 18th Street,
New York City

This Month's Free Literature

The brief paragraphs on this page are designed to keep busy physicians informed about useful literature and samples offered by manufacturers of instruments, appliances and pharmaceutical products. Our readers are requested to mention "Medical Economics" when writing the manufacturer for this literature.

The PINOLEUM Co., 408 W. 13th Street, New York, N. Y., are sending to physicians on request a sample package of *Pinoleum*, containing atomizer and six bottle pipets. Included with the samples is the report of The Clinical Research Ass'n, Ltd., London, Eng., showing the inhibitive action of *Pinoleum* on various micro-organisms.

"*Opothherapeutic Medication, Oral and Hypodermic*," is the title of a little twenty-four page booklet issued by the ANGLO-FRENCH DRUG Co., 1270 Broadway, New York, N. Y. It describes the preparation of both Single Gland and Pluriglandular products for Oral and Hypodermic administration. It describes Pluriglandular Opothherapy and contains tables showing the indications and the dosage for both Single Gland and Pluriglandular Therapy. Copies on request.

"*Palliating Pain with Peralga*," is a little twenty page booklet which not only completely describes a new type of Non-Narcotic, analgesic and sedative, known as *Peralga*, but actually contains a clinical sample of the product itself. Sent physicians on request by SCHERING & GLATZ, INC., 150 Maiden Lane, New York, N. Y.

"*Occult Alcoholism*" is an exceedingly interesting booklet on that subject, published by the DIOS CHEMICAL Co., St. Louis, Mo., sev-

eral years ago, but still of very timely interest to physicians who have not yet read it because of the conditions created by the Volstead Act. Copies furnished on request to above.

MIDDLE-WEST LABORATORIES Co., 1870 Ogden Avenue, Chicago, Ill., have published a small treatise under the title "*Clinical Applications of the Metabolism Test*." This describes the uses of, and the reasons for the Metabolism Test and the theory and principle of the Metabolimeter.

A beautiful reproduction of the original steel engraving of the first meeting of the Medical Society of London, 1773, engraved in 1801 by N. Branwhite of London, is being mailed to physicians on request by MELLIER DRUG Co., 2112 Locust St., St. Louis, Mo. This measures 16x21 inches and furnishes a very suitable decoration for physician's offices.

"*Functional Diagnosis*," by Thomas G. Atkinson, M.D., is the title of a very comprehensive book of 167-pages devoted to that subject and published by BATTLE & Co., St. Louis, Mo. It is completely indexed and contains thirty-five pages of tables showing the etiology, pathology, symptoms and treatment of various conditions, including Encephalitis, Meningitis, Myelitis, Poliomyelitis, Neuritis, Apoplexy and Epilepsy.

(Continued on Page 46)

No Soap—No Chalk No Magnesia

The old theory was to apply an alkaline dentifrice, to neutralize mouth acids.

Modern research proved the fallacy of that. An alkaline product, in its reaction, reduces the alkaline index of the saliva. Mild acids, like fruit acids, have the opposite effect.

Of course, constant alkalinity is better than transient alkalinity. Nature's methods are better than artificial methods. So Pepsodent is mildly acid, to conform with these modern principles. It omits all alkaline products.

Some mild acid effects

Peoples who eat much fruit, as in the Tropics, are notable for well-protected teeth. Pepsodent applies a like principle in a twice-daily way.

Mild acidity increases the salivary flow and reduces its viscosity. It increases both the alkaline index and the ptyalin index. The ptyalin is there to digest starch deposits on teeth.

Mild acidity acts to curdle fresh mucin plaque, and to disintegrate the plaque at all stages of formation.

Nature intended these results from diet. But modern diet too often fails to bring them.

Then Pepsodent includes an ideal polishing agent, far softer than enamel. Exhaustive tests have proved it harmless to enamel. That is efficient in removing the curdled or disintegrated plaque.

We want all dentists to have a complete understanding of Pepsodent's principles and effects. Let us send you authoritative literature.

Pepsodent PAT. OFF.
REG. U.S.

The Modern Dentifrice

THE PEPSODENT COMPANY, 4840 Ludington Bldg., Chicago, Ill. 1664

Please send me, free of charge, one regular 50c size tube of Pepsodent, with literature and formula.

Name

Address

Enclose card or letterhead

IODOTONE

For Respiratory Ailments

IODOTONE is a glycerole of Hydrogen Iodide, each dram containing one grain of Iodine. Combined with Codeine (1 gr. to the oz.), it promptly relieves respiratory distress.

It stimulates the mucous membranes, and with the demulcent action of glycerine, loosens the morbid products, enabling the patient to expectorate; the air passages are opened and respiration becomes normal. In Bronchitis, Pneumonia and other respiratory diseases gratifying results are obtained.

Dose: 1 to 2 drams every 4 hours.

May we send a sample?

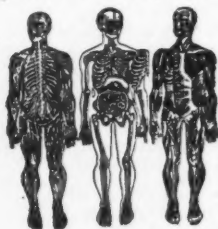
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207 Third Ave.,

New York

PILZ ANATOMICAL MANIKIN

Life Size, 5' 5" High
Unfolds every part of the bodily structure in its exact position.



For Hospital or Office

Female: 30 folds, 455 parts (with obstetrical supplement) ..\$18
Male, \$15; Sexless, \$15.

Sent C. O. D. or on receipt of price. Satisfaction or money back.

Write for FREE Booklets

American Thermo-Ware Co. Inc.
B16 Warren St., New York, N.Y.

(Continued from Page 44)

A very attractive booklet of sixty pages is published by the EARN-SHAW SALES Co., Inc., 325 West Jackson Boulevard, Chicago, Ill., for expectant mothers and will be supplied to physicians in quantity for such patients. It contains the information as to necessary supplies for the new baby, and includes recommendations of the Kansas State Board of Health on baby clothing.

* * *

"An Outline of Radium and Its Emanations" is the title of a complete handbook for the medical profession. It contains in readily readable form excerpts of a great deal of information on the subject of Radium Emanation and Radio activity. An interesting feature is a table showing the amount of Radio activity of various Mineral Waters throughout the World and statistical compilation of cases treated with Radium Emanation and the results obtained. Copies will be sent to registered physicians by the NATIONAL RADIUM PRODUCTS Co., 345 Madison Ave., New York, N. Y.

* * *

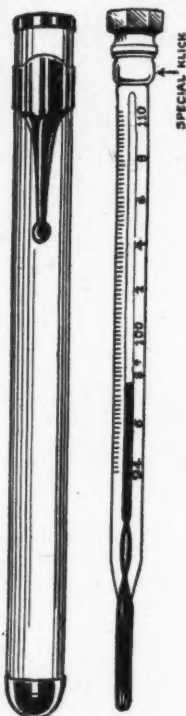
The WAPPLER ELECTRIC Co., Inc., Long Island City, N. Y., have recently issued a third addition to bulletin No. 94, describing the Wappler (Number Four) table for X-Ray work. Copies sent physicians on request.

* * *

CHARLES B. KNOX GELATINE Co., Inc., Johnstown, N. Y., have issued paper No. II on "Studies of Edible Gelatine in the Dietary." This is published in the form of a thirty-two page pamphlet and is devoted to a discussion of the value of Gelatine in: Digestion, Stomach Disorders, Intestinal Putrefaction, The Diet of Convalescents, Scurvy, Tuberculosis and The Feeding of Nauseating Foods. It contains re-

(Concluded on Page 48)

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The ECO Clinical thermometer is guaranteed to be a perfect instrument, with selected lens, and scale red above normal and without corrections at all points of the Certificate. The new "Klik" top does away with the screw cap. It snaps in and out like a glove fastener.

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1 Eco Thermometer 1 Min., White or Ebony Klik Case	\$1.75
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We will send any physician—C. O. D. direct or through his dealer—at \$4.00 the following introductory assortment of ECO Thermometers, Syringes and Needles: 1 ECO 60 sec. Thermometer, White Klik or Ebony Klik Case (\$1.75); 1 ECO 2 c.c. Glass Syringe (\$1.25); 12 ECO Sterilex Needles in perfect Sterile Containers (\$1.75).

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cipes for General Uses and is made more interesting by a number of graphs showing the real values of various foods.

C. V. MOSBY COMPANY have issued a 100-page catalog on Medical, Surgical, Nursing and Dental publications. Each publication is thoroughly described and the catalog contains both an author's and a subject index.

Physicians who find it necessary to travel through winter's snows will be interested in a catalog describing the *Snowmobile*, which is referred to as "a novel means for conquering snow drifts" and also as a "Ford on Snowshoes." Copies sent on request by the SNOWMOBILE CO., INC., Rochester, N. Y.

PITMAN-MOORE CO., Indianapolis, Ind., are issuing literature relative to their product *Pellitol* and are sending to physicians on request a clinical trial jar of that product.

A beautifully illustrated catalog is issued by the FRENCH LICK SPRINGS HOTEL, French Lick, Ind. This completely illustrates and describes that well-known health and recreation resort.

"Non Bruning Light Therapy with the Landecker-Steinberg Ultra Sun Lamp" is the title and subject of a well printed pamphlet issued by the AMERICAN KREUGER & TOL CORP., 522 Fifth Ave. New York, N. Y. Copies on request.

Some very attractive medical literature is now being sent out on request by the CIBA CO., INC., 138 Washington St., New York, N. Y. A series of booklets have been prepared. Each one deals with one or more of the Ciba Pharmaceutical Specialties, and contains a brief description of the nature, properties and uses of the preparation and has appended several pages of clinical evidence in the form of vertiable case reports, which suggest indications for the use of the product. These booklets are of a form and shape convenient for filing for ready reference.

DESHELL LABORATORIES, INC., 3383 Fruitland Ave., Los Angeles, Calif., have published and are offering the medical profession a treatise entitled "*Habit Time*." This is devoted to the physiology of the bowel. Copies sent on request.

A full size sample of Patch's Flavored Cod Liver Oil is being sent to physicians on request by the E. L. PATCH CO., Boston, Mass., for the purpose of disproving that all Cod Liver Oil is as strong tasteing and ill smelling as in former days.

While Ginger Ale is neither a medicine nor a health food the CANADA DRY GINGER ALE CO., 25 West 43d St., New York, N. Y., are offering to send a sample bottle of Canada Dry to any physician on request, for the purpose of demonstrating that that product is pure and non-injurious.

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